

$$CIR \equiv \frac{[(\mu_3 - \sigma_3) - (\mu_1 + \sigma_1) + [(\mu_2 - \sigma_2) - (\mu_3 + \sigma_3)]]}{[(\mu_1 - \sigma_1) + (\mu_2 + \sigma_2)]}$$

FIG. I

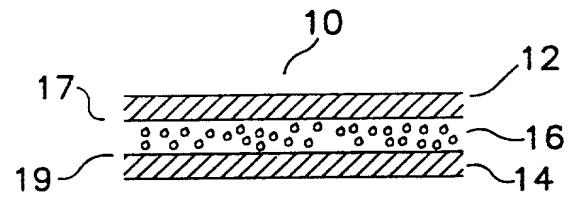


FIG. 2

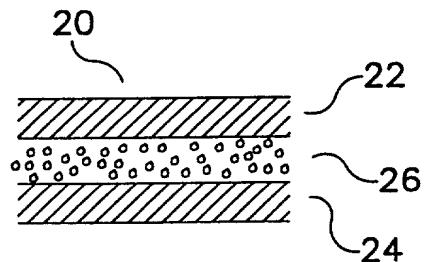


FIG. 3

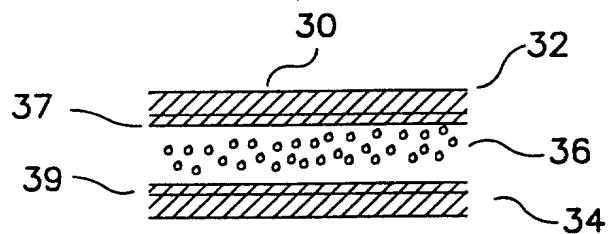


FIG. 4

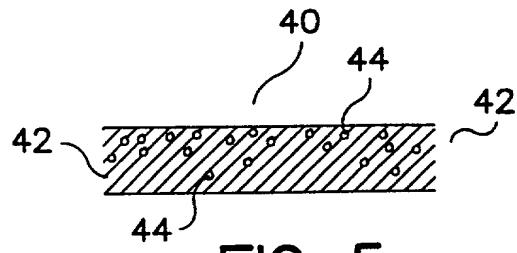


FIG. 5

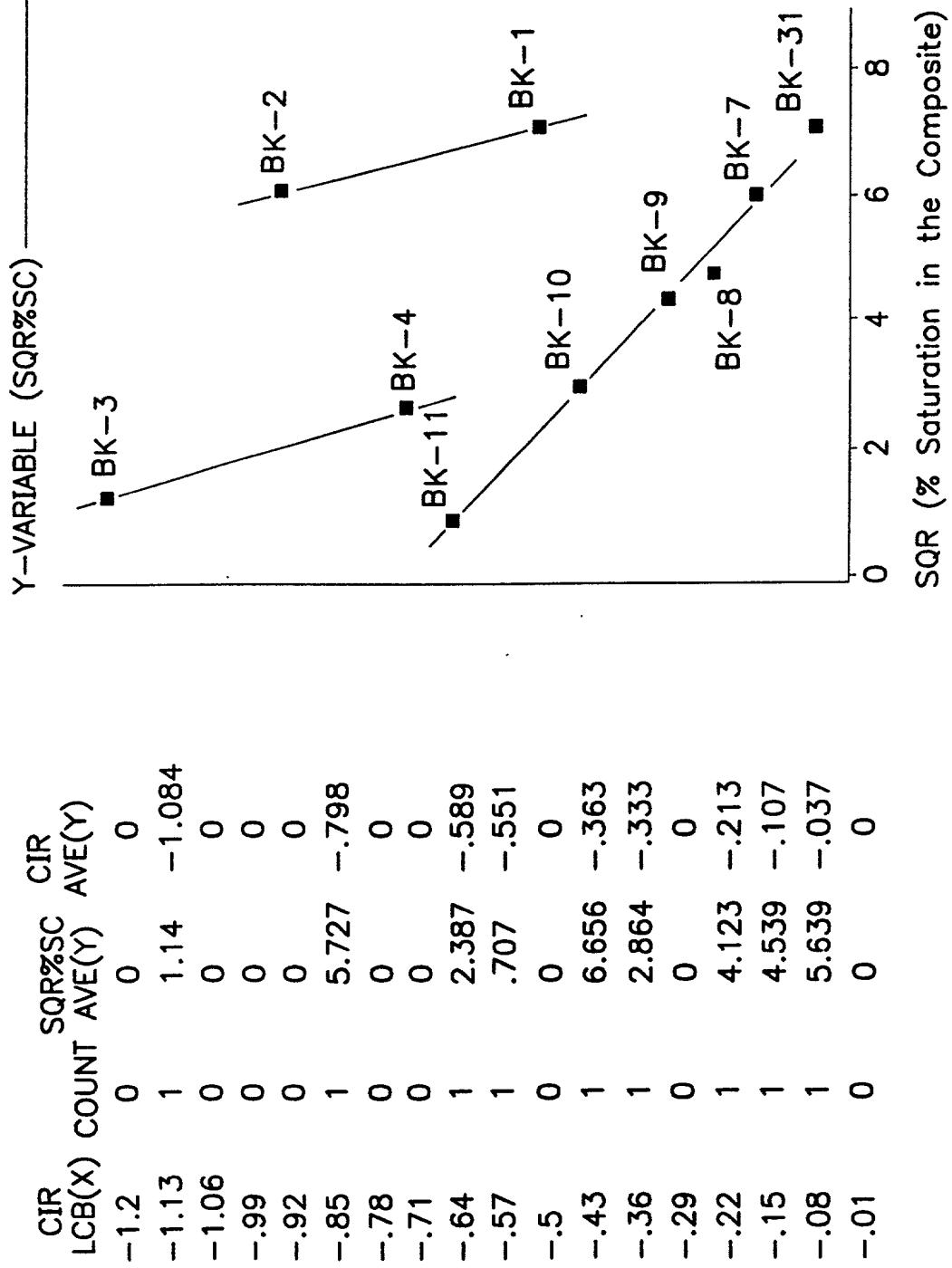


FIG. 6

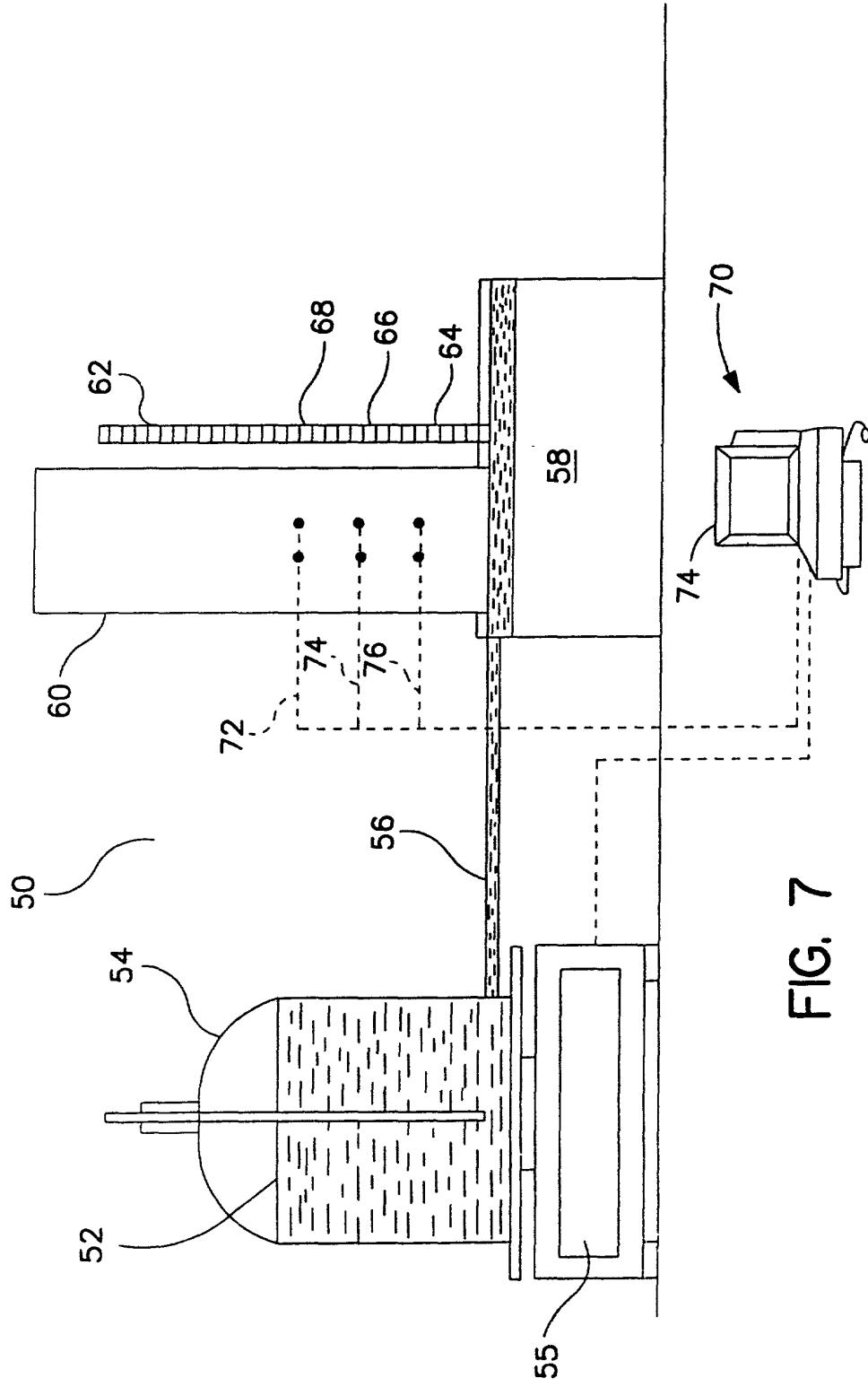


FIG. 7